

Fill in this information to identify the case:

Debtor 1 Darius Harris
 Debtor 2 Nancy Harris
 (Spouse, if filing)
 United States Bankruptcy Court for the: Eastern District of Virginia
 (State)
 Case number 20-70503-SCS

Official Form 410S1

Amended Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: United Security Financial Corp.

Court claim no. (if known): 11-2

Last four digits of any number you use to identify the debtor's account: 3672

Date of payment change: 04/01/2022
 Must be at least 21 days after date of this notice

New total payment: \$ 944.18
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 105.30

New escrow payment: \$ 116.02

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current Interest Rate: ____%

New interest rate: ____%

Current principal and interest payment: \$ ____

New principal and interest payment: \$ ____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Darius Harris

Case Number (if known) 20-70503-SCS

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Todd Rich

Date: 02/25/2022

Signature

Print: Todd Rich VABN 74296

Title: Attorney for Creditor

First name Middle Name Last name

Company: MCMICHAEL TAYLOR GRAY, LLC

Address: 3550 Engineering Drive, Suite 260

Number Street

Peachtree Corners, GA 30092

City State Zip Code

Contact phone: 404-474-7149

Email: trich@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Darius Harris
2613 Turnpike Rd.
Portsmouth, VA 23707

Nancy Harris
2613 Turnpike Rd.
Portsmouth, VA 23707

Via CM/ECF electronic service:

Christopher M. Baker
Boleman Law Firm
272 Bendix Road
Suite 330
Virginia Beach, VA 23452

Michael P. Cotter
Chapter 13 Trustee
870 Greenbrier Circle, Suite 402
Chesapeake, VA 23320

Dated: February 25, 2022

Respectfully submitted,

By: /s/ Todd Rich
Todd Rich, Esq.
VABN 74296

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: trich@mtglaw.com
MTG File No.: 22-000483-02

314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
800-327-7861
814-260-4159 Fax
www.bsifinancial.com



DARIUS HARRIS
2613 TURNPIKE RD
PORTSMOUTH

VA 23707

YOUR LOAN NUMBER: [REDACTED]

DATE: 02/17/22

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 04/22 THROUGH 03/23.

----- ANTICIPATED PAYMENTS FROM ESCROW - 04/22 THROUGH 03/23 -----

HOMEOWNERS INS	1241.50
MISCELLANEOUS T	150.75

TOTAL PAYMENTS FROM ESCROW 1392.25

MONTHLY PAYMENT TO ESCROW 116.02 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 04/22 THROUGH 03/23 -----

-ANTICIPATED PAYMENTS-			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	1915.26	541.86
APR 22	116.02			2031.28	657.88
MAY 22	116.02			2147.30	773.90
JUN 22	116.02	36.00	MISCELLANEOUS T	2227.32	853.92
JUL 22	116.02			2343.34	969.94
AUG 22	116.02			2459.36	1085.96
SEP 22	116.02	38.25	MISCELLANEOUS T	2537.13	1163.73
OCT 22	116.02			2653.15	1279.75
NOV 22	116.02			2769.17	1395.77
DEC 22	116.02	1241.50	HOMEOWNERS INS		
		38.25	MISCELLANEOU ALP	1605.44	232.04
JAN 23	116.02			1721.46	348.06
FEB 23	116.02			1837.48	464.08
MAR 23	116.02	38.25	MISCELLANEOUS T	1915.25	541.85

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----
IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 1373.40.

OUR RECORDS INDICATE THAT YOU HAVE FILED FOR BANKRUPTCY PROTECTION. AS A RESULT OF YOUR BANKRUPTCY FILING, ESCROW ACCOUNT DEFICIENCIES PRIOR TO YOUR FILING DATE HAVE BEEN REMOVED FROM CALCULATION OF YOUR ANALYSIS, AND THEY ARE NOW REFLECTED AS AMOUNTS DUE WITHIN YOUR PRE-PETITION ARREARAGE. THIS ESCROW ANALYSIS STATEMENT WAS PREPARED UNDER THE ASSUMPTION THAT ALL ESCROW PAYMENTS HAVE BEEN MADE IN THE AMOUNT REQUIRED EACH MONTH. THE SURPLUS FUNDS INDICATED ABOVE ARE NOT AN ACCURATE REFLECTION OF YOUR ESCROW ACCOUNT BECAUSE NO SURPLUS FUNDS WILL EXIST UNTIL ALL AMOUNTS ARE RECEIVED TOWARDS YOUR PRE-PETITION ARREARAGE.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	828.16
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	116.02
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	0.00
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 04/01/22 944.18

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 232.04. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 232.04.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

02/22	345.87	03/22	345.87	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

03/22	38.25	MISCELLANEOUS TAX	00/00	0.00
00/00	0.00		00/00	0.00
00/00	0.00		00/00	0.00

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS [REDACTED] Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.